

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Laura Heckman Viveros
 Debtor

Case No. 19-13504-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db
 14334562 +Laura Heckman Viveros, 241 Concord Road, Schwenksville, PA 19473-1201
 +Accolade Inc, Attn: Payroll, 660 West Germantown Pike, Suite 500,
 Plymouth Meeting, PA 19462-1111
 14334563 +Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
 14334564 +KML Law Group, P.C., 701 Market Street, Suite 5000, Mellon Independence Center,
 Philadelphia, PA 19106-1541
 14334566 MLR Solutions, PO Box 60536, King of Prussia, PA 19406-0536
 14334565 +Michael Viveros, 207 Goshen Road, Schwenksville, PA 19473-2203
 14338134 +Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927
 14334567 +Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
 14334571 PMA Medical Specialists, Patient Bill Processing Center, PO Box 791486,
 Baltimore, MD 21279-1486
 14334568 Penn Medicine, UPHS Physicians Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
 14334569 +Pet Smart, 19601 N. 27th Ave, Phoenix, AZ 85027-4010
 14334570 Phoenixville Hospital, P.O. Box 12830, Philadelphia, PA 19176-0830
 14334572 Professional Anes Service of North, PO Box 65008, Baltimore, MD 21264-5008
 14334573 Regional Women's Health Group LLC, PO Box 536, Voorhees, NJ 08043-0536

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Sep 14 2019 07:08:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Sep 14 2019 03:21:58 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 14 2019 03:21:01
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 14 2019 03:21:44 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14334574 EDI: WFFC.COM Sep 14 2019 07:08:00 Wells Fargo, Credit Bureau Dispute Resoluti,
 Des Moines, IA 50306
 14334575 +EDI: WFFC.COM Sep 14 2019 07:08:00 Wells Fargo Bank Nv Na, P O Box 31557,
 Billings, MT 59107-1557
 14334576 +EDI: WFFC.COM Sep 14 2019 07:08:00 Wells Fargo Home Mortgage, Po Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2019 at the address(es) listed below:

JOSEPH L QUINN on behalf of Debtor Laura Heckman Viveros CourtNotices@rqplaw.com
 KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper
 bkgroup@kmlawgroup.com
 LAUREN BERSCHLER KARL on behalf of Creditor Nationstar Mortgage LLC lkarl@rascrane.com
 TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Laura Heckman Viveros**

Social Security number or ITIN **xxx-xx-7306**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-13504-amc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Laura Heckman Viveros
fka Laura Heckman

9/12/19

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.